

## **RESPONSE**

This is a response to the Office Action dated July 15, 2002. Claims 1-20 are pending in the application. In the Office Action, Claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pat. No. 5,893,079 ("Cwenar"). Further, claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pat. No. 6,195,708 ("Sugimoto") and as being unpatentable over U.S. Pat. No. 6,223,187 ("Boothby"). In addition, the Examiner objected to the drawings, abstract and specification.

The rejections from the Office Action of July 15, 2002 are discussed below in connection with the various claims. No new matter has been added. Reconsideration of the application is respectfully requested in light of the following remarks.

### **I. OBJECTIONS**

In the office action, the Examiner objected to the drawings as not showing every feature of the invention specified in the claims. With this response, new Figure 4 has been provided. Figure 4 incorporates no new matter.

Further, the Examiner objected to the Abstract as not being in conformance with MPEP § 608.01(b). With this response, a conforming Abstract has been provided. No new matter has been added.

In addition, the Examiner objected to the disclosure, and in particular, to the recitation of related applications as missing the serial numbers of the applications incorporated by reference. With this response, the specification has been amended accordingly. No new matter has been added.

Accordingly, Applicants request that the Examiner withdraw these objections.

### **II. REJECTIONS UNDER 35 U.S.C. § 103(a)**

#### **A. Cwenar**

Independent Claims 1, 13 and 17 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Cwenar.

Independent Claim 1 relates to a method of accessing substantially real-time financial information in a computerized system, the substantially real-time financial information being stored on a first record keeping system and a second record keeping system, the first record keeping system being different from the second record keeping system. The method  
5 comprises: “receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system;” “transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification;”  
10 and “receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.”

Independent Claim 13 relates to a method of accessing substantially real-time financial information from a plurality of substantially record keeping systems in a  
15 computerized system. The method comprises: “receiving a first input, the first input being associated with a first financial account residing on the first record keeping system and a second financial account on a second substantially real-time record keeping system, the first record keeping system being different from the second record keeping system;” “transmitting a plurality of requests to the plurality of record keeping systems;” “receiving a response from  
20 each of the plurality of record keeping systems;” and “presenting a portion of at least one response to the user.”

Independent Claim 17 relates to a computer program embodied on a computer-readable medium capable of presenting real-time financial account information to a user. The computer program comprises: “a security module capable of authenticating the user;” “a  
25 communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts, each of the record keeping systems being different, the communication module being capable of transmitting requests for real-time financial account information to the record keeping systems and receiving responses from the record keeping systems;” and  
30 “a presentation module capable of presenting portions of the responses simultaneously.”

Cwenar discloses a computerized data processing system which includes an external data interface for communicating with outside sources of investment data, processing such data and delivering the processed data to a server which stores it in a central databank. Users may access the processed data via an external user interface. *See Cwenar, Abstract.*

5 Cwenar fails to disclose a method and computer program which provides a user with substantially real time interaction with financial information, stored on different independent record keeping systems, as claimed. Cwenar discloses instead, a system which aggregates data relating to multiple component investments, such as the investment components of a particular mutual fund, and provides multiple users with centralized access to the aggregated  
10 database. Cwenar does not disclose that the users are provided access to financial information stored on different record keeping systems. The users of Cwenar are merely provided access to a separate and distinct aggregation of investment data which is located on a central server.

For at least these reasons, Claims 1, 13, and 17 are not obvious in view of Cwenar.  
15 Accordingly, Applicants request that the Examiner withdraw this rejection of independent Claims 1, 13 and 17.

Dependent Claims 2-12, 14-16 and 18-20 were also rejected pursuant to  
35 U.S.C. § 103(a) as being unpatentable over Cwenar. Dependent claims 2-12, 14-16 and 18-20 should be allowed for the reasons set out above for the independent claims.  
20 Applicants therefore request that the Examiner withdraw this rejection of these claims.

In addition, additional limitations of these dependent claims also distinguish over the cited reference. For example, Cwenar fails to disclose: receiving the account holder identification, the account holder being associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record  
25 keeping system, as claimed in Claim 2; transmitting the first and second requests based on a cross-reference of account holder identification to record keeping systems, as claimed in Claim 3; transmitting the first and second requests based on a dynamic cross-reference of account holder identification to record keeping systems, as claimed in Claim 4; updating the cross-reference of account holder identification to record keeping systems based on the first  
30 and second responses, as claimed in Claim 5; transmitting the first request based on a cross-

reference of account holder identification to record keeping systems and transmitting the second request based on a list of record keeping systems known to be absent from the cross-reference, as claimed in Claim 6; transmitting the first and second requests based on a list of record keeping systems, as claimed in Claim 7; transmitting the first request to the first  
5 record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first format being different from the second format, as claimed in Claim 8; transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record  
10 keeping system being operated by a different entity than second record keeping system, as claimed in Claim 9; transmitting the first action requesting a status of the first and second financial account, as claimed in Claim 10; presenting the first and second portions of the respective first and second response substantially simultaneously, as claimed in Claim 11; receiving a first user identification and transmitting a second user identifications with the  
15 first request, the first user identification being different from the second user identification, as claimed in Claim 12; transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems, as claimed in Claim 14; transmitting a plurality of requests based in part on a list of record keeping systems and based in part of a cross-reference list of record keeping systems and the account holder identification, as  
20 claimed in Claim 15; receiving an response indicating the record keeping system lacks account information associated with the account holder identification, as claimed in Claim 16; wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of  
25 record keeping systems based on the list of record keeping systems, as claimed in Claim 18; wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record

keeping systems, as claimed in Claim 19; or wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously, as claimed in Claim 20.

#### **B. Sugimoto**

5 Independent Claims 1, 13 and 17 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Sugimoto. Independent Claims 1, 13, and 17 are described above.

Sugimoto discloses a system for passing data between multiple computer programs using a common interface to those programs, thereby allowing free use of data in free format between various systems and platforms. *See* Sugimoto, Abstract; Col. 2, lines 9-15 and 18-  
10 24.

Sugimoto does not disclose a method and computer program which provides a user with substantially real time interaction with financial information, stored on different independent record keeping systems, as claimed. Sugimoto discloses instead, a program to program interface for sharing data.

15 For at least these reasons, Claims 1, 13, and 17 are not obvious in view of Sugimoto. Accordingly, Applicants request that the Examiner withdraw this rejection of independent Claims 1, 13 and 17.

Dependent Claims 2-12, 14-16 and 18-20 were also rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Sugimoto. Dependent claims 2-12, 14-16 and  
20 18-20 should be allowed for the reasons set out above for the independent claims. Applicants therefore request that the Examiner withdraw this rejection of these claims.

In addition, additional limitations of these dependent claims also distinguish over the cited reference as described above for the Cwenar reference.

#### **C. Boothby**

25 Independent Claims 1, 13 and 17 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Boothby. Independent Claims 1, 13, and 17 are described above.

Boothby discloses a computer implemented method for synchronizing a first database located on a first computer and a second database located on a second computer, such as a  
30 personal information management (“PIM”) database, e.g. calendar and/or contacts database,

located on a personal computer and a personal digital assistant (“PDA”). At the first computer, it is determined whether a record of the first database has been changed or added since a previous synchronization, using a first history file located on the first computer comprising records representative of records of the first database at the completion of the previous synchronization. If the record of the first database has not been changed or added since the previous synchronization, the first computer sends the second computer information which the second computer uses to identify the record of the first database to be unchanged. *See Boothby, Abstract.*

Boothby fails to disclose a method and computer program which provides a user with substantially real time interaction with financial information, stored on different independent record keeping systems, as claimed. Boothby discloses instead, a program which synchronizes the records of two distinct databases.

For at least these reasons, Claims 1, 13, and 17 are not obvious in view of Boothby. Accordingly, Applicants request that the Examiner withdraw this rejection of independent Claims 1, 13 and 17.

Dependent Claims 2-12, 14-16 and 18-20 were also rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Boothby. Dependent claims 2-12, 14-16 and 18-20 should be allowed for the reasons set out above for the independent claims.

Applicants therefore request that the Examiner withdraw this rejection of these claims.

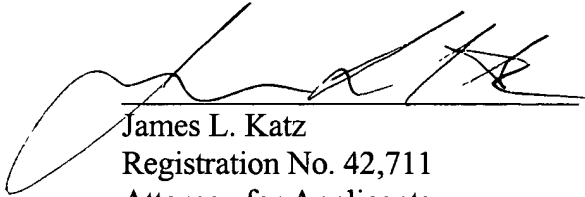
In addition, additional limitations of these dependent claims also distinguish over the cited reference as described above for the Cwenar reference.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned “**VERSION WITH MARKINGS TO SHOW CHANGES MADE.**”

### CONCLUSION

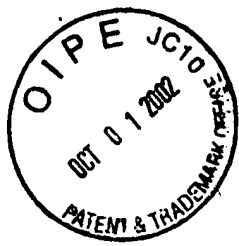
Each of the rejections in the Office Action dated July 15, 2002 has been addressed and no new matter has been added. Applicants submit that all of the pending claims are in condition for allowance and notice to this effect is respectfully requested. The Examiner is  
5 invited to call the undersigned if it would expedite the prosecution of this application.

Respectfully submitted,



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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE DRAWINGS:**

- 5            Please add new Figure 4, attached hereto.

**IN THE SPECIFICATION:**

On page 1, in the section entitled RELATED APPLICATIONS, please delete lines 4-13 and insert

- The following applications are related by subject matter and are hereby incorporated  
10 by reference:

Application Serial No. 09/475,634 entitled "Real-Time Presentation of Financial Information." Attorney reference 10098/5 filed herewith.

Application Serial No. 09/475,636 entitled "Method of Accessing Financial Information". Attorney reference 10098/7 filed herewith.

- 15        Application Serial No. 09/476,073 entitled "Method of Account Holder Access to Financial Information." Attorney reference 10098/8 filed herewith.

Application Serial No. 09/475,538 entitled "Method of Charging for Access to Financial Information." Attorney reference 10098/13 filed herewith.—

- 20        On page 2, at line 30, please insert:

--        Figure 4 is a flow chart depicting the operation of the embodiment of Figure 1.--

On page 19, in the section entitled ABSTRACT OF THE DISCLOSURE, please delete lines 2-18 and insert:



-- A method and computer program for simultaneously presenting user specific real-time financial information is disclosed. The method and computer program authenticates a user, such as by a user-id and password, and then receives input from the user indicating a shareholder of interest. The user is then presented with a list of the shareholder's account

5 information which may be retrieved from several different record keeping systems. These record keeping systems may be maintained by several different entities and can store respective account information in various different formats. Once presented, the user can select a shareholder account to receive detailed information about that account. --